

HORIZONS

Office of Cerro Grande Fire Claims



Federal Emergency Management Agency

February 16, 2001

How To File and Resolve A Claim for Reimbursement

The claimant will file a Notice of Loss (NOL) with the Office of Cerro Grande Fire Claims (OCGFC). *A claim may be filed until August 28, 2002.*

The claimant will receive an acknowledgement from the OCGFC with a claim number within five days of receiving the NOL.

A Claims Reviewer will then contact the claimant within five days upon receipt of the acknowledgement letter to begin the process.

The Reviewer will make an appointment with the claimant to discuss the loss/damages, establishing the value, and advising of potential compensation amount.

A partial payment may be recommended based on available documentation.

The Claims Reviewer will prepare a Proof of Loss after the reviewer and claimant have completed efforts to develop appropriate documentation.

The Proof of Loss is signed and submitted to OCGFC/Authorized Official.

OCGFC notifies claimant of determination for the claim.

Claimant receives a Letter of Determination within 180 days from receipt of NOL. If the claimant agrees with the determination, final payment will be made after claimant submits a completed Release and Certification form.

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CONTACT US!

HELPLINE:

1 888-748-1853

HOURS: 9-6 M - F
9-12 Saturday

EMAIL:

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WEBSITE:

www.fema.gov/cerrogrande

PROBLEMS? CONTACT YOUR OMBUDSMAN--

Veronica Verde - 505-747-4202, cell phone 505-934-9728 in **Espanola**

Joseph Hesbrook - 505-424-5908, cell phone 505-934-9699 in **Santa Clara and San Ildefonso Pueblos**

Dorothy Hamory - 505-424-5970, cell phone 505-934-9719 in **Los Alamos, White Rock**

Bill Lehman - 505-661-2310, or 505-661-3121 For the Business community in **Los Alamos and White Rock.**

OR, if the claimant is dissatisfied with the decision, a two-level appeal process is available:

Appeal to the Director of OCGFC.

Elect binding arbitration, or judicial review by the U.S. District Court of New Mexico.

Flood Insurance Might Be A Good Idea Before Spring Thaws or Heavy Rains

Winter may appear to be a strange time to be talking about flooding.

Donald Erbach, director of the Office of Cerro Grande Fire Claims (OCGFC) explained that should there be heavy spring rains and a fast thaw, "those burned hillsides this spring may offer little resistance to flowing water."

The result could be mudflows, or rivers of rock, earth and other debris saturated with water. These develop when water rapidly accumulates in the ground, such as during heavy rainfall or rapid snowmelt, changing the earth into a flowing river of mud.

Fortunately, mudflows are covered by flood insurance policies from the National Flood Insurance Program (NFIP).

"Regardless of whether or not residents are facing the prospect of an unexpected river of water or mud, surrounding their homes, everyone in local participating communities might want to consider buying flood insurance," Erbach stated.

If residents of Los Alamos, Santa Fe, Rio Arriba and Sandoval counties purchase flood insurance for the first time since the fire, they will be reimbursed for the premiums, Erbach said. If these individuals perceive that they reside in a flood danger zone, they should know that OCGFC is authorized to pay for any flood insurance due and payable before May 12, 2002.

"There is a 30-day waiting period after a person has applied and paid the premium before the policy is effective," said Erbach, "so residents should consider purchasing flood insurance now."

Further information concerning NFIP may be obtained by calling your insurance agent or company, or call the NFIP's toll-free number at **1-800-611-6123, ext. 29.**

Johnson Supervises Claims Reviewers

"We listen to their stories," Scott Johnson explained. "We help them compile a logical set of circumstances to explain their losses. We see to it that their Notice of Loss is filled out properly. And we go through the aspects of how this fire has affected their lives so we can see how it affected them financially."

Johnson was outlining the work done by the claims reviewers of GAB Robins, an independent insurance adjusting firm that the Fire Claims Office has hired to help those damaged by last year's Cerro Grande fire to pursue claims for injuries and property losses.



The firm, which has been in business for 128 years, has worked in countless disasters, including the bombings of the federal building in Oklahoma City and the World Trade Center in New York City.

Johnson was one of the initial contingents of 80 GAB Robins staff that reported for duty in late August and early September.

Upon arrival, Johnson recruited claims reviewers to fill out the roster. He called or emailed colleagues from the past

that had returned to other pursuits – such as appraising properties, claims reviewing for insurance companies, or working as real estate agents. "How many people we needed was something of a guessing game," he said, "but we made good estimates, and we didn't under staff or overstaff." GAB Robins personnel are assigned to all five of the OCGFC's Customer Service Centers.

"These are people who specialize in tornadoes, hurricanes, earthquakes, all sorts of disasters," Johnson said. "Some of them have worked together before at an earlier disaster. We have several husband and wife couples working together." He describes their work as "a lifestyle choice."

They have come "from all over," Johnson said, "Seattle, Maine, several from South Florida, from all over the U.S." And where does Johnson come from?

"Well, I was born in Connecticut, went to high school in Chicago, and have lived all over. I came here from San Diego – I suppose I'm from there as much as from anywhere."

**Don't Forget Our
Information Booth at the
Los Alamos Public
Library on Saturday,
9 a.m. - 1 p.m.**

Are You Ready To Close Your Claim with OCGFC?

The Office of Cerro Grande Fire Claims (OCGFC) is mailing letters to individuals who filed Notices of Loss (NOL) in August and early September. The letters will inform claimants how to close their claims within 180 days, as directed by the Cerro Grande Fire Assistance Act.

OCGFC Director Donald Erbach stated "We encourage those who receive this letter to sign a Proof of Loss as soon as possible. This will allow time for Claims Reviewers to prepare a recommendation for the Authorizing Official so they can make a final determination within the 180 days."

Erbach explained that some claimants have indicated to their Claims Reviewer that they would prefer to wait until the final regulations have been published before signing the Proof of Loss.

The letter being sent will explain options available to claimants. One option is to request an extension for the Proof of Loss that will expire 90 days after the effective date of the Final Regulations. Another option is to withdraw the claim, to be refiled later. A Claims Reviewer or Customer Service rep can assist with this process.

Erbach said the OCGFC is committed to meeting its obligation to make a final determination within 180 days.

NOTICE

In connection with the Cerro Grande Fire Assistance Act, the Office of the Inspector General (OIG), an arm of the Federal Emergency Management Agency (FEMA), reminds claimants that OIG is responsible for auditing and investigating claims and under the Act. Persons making false claims can be charged with a felony and, if convicted, face a maximum five- to 10- year prison term, and/or up to \$250,000 in fines

Payment Statistics As of: 02/11/01

Payments Processed:

Individuals	\$22,247,260
Businesses	\$ 4,713,713
Not-For-Profit	\$ 89,062
State/County	\$ 6,038,261

Total Partial Payments: \$33,088,297